

CHURCH BUILDING USE GUIDELINES

USE OF BUILDING FOR WEDDINGS, FUNERALS, FAMILY REUNIONS			
WHO	INSURANCE	CONTRACT	CHARGING
Church member Church sponsored Our minister officiating	COVERED	N/A	N/A
Non-church member Individual	COVERED	AVAILABLE- see “Church Building Use Agreement” under “Forms” at www.cofchristfmc.org	PERMITTED
Non-church entities, groups, or programs	THEIR INSURANCE REQUIRED (see the policy below)	AVAILABLE- see “Church Building Use Agreement” under “Forms” at www.cofchristfmc.org	PERMITTED
Non-church entities, group, or programs- long- term	THEIR INSURANCE REQUIRED (see the policy below)	AVAILABLE- see “Church Lease Agreement” under “Forms” at www.cofchristfmc.org	PERMITTED
USE OF BUILDING FOR DAYCARE			
Church- run Daycare	NOT PERMITTED		
Non- Church-run Daycare	THEIR INSURANCE & Licensing REQUIRED (see the policy below)	AVAILABLE- see “Church Lease Agreement” under “Forms” at www.cofchristfmc.org	PERMITTED

DOES CHARGING FOR CHURCH USE AFFECT OUR NOT-FOR-PROFIT 501(C)(3) STATUS?

Charging for use of your facility or part of it that is also used for church activities does not put your not-for-profit status in jeopardy. Typically, churches rent to other not-for-profit entities and this is very acceptable. However, even renting to non-charitable entities can be justified as community service. Depending on local property laws, it could impact your property taxes if the assessor assigns some non-charitable use for your building or some portion of it. This is unusual and should this happen- indicating the use of the property in terms of community service may be helpful. In cases where this practice does indeed raise property tax, some churches pass this dollar amount onto their renters/leasers.

Community of Christ

INSURANCE REQUIREMENTS – OUTSIDE ENTITIES UTILIZING CHURCH FACILITIES AND GROUNDS

Purpose

The Church desires to promote community service and involvement by allowing Church facilities and grounds to be utilized by outside entities, groups or programs not directed, controlled or organized by the Church.

In order to protect the Church's facilities and to limit any potential liability that the Church might suffer from allowing these entities to utilize Church facilities and grounds the following insurance requirements must be obtained from the outside entities, groups or programs **before** the facilities are to be reserved and committed to these entities, groups or programs.

Who Does This Effect?

This policy effects any outside entities, groups or programs that are not directed, controlled or organized by the Church. This only applies to meetings, gatherings or programs by non-Church entities, groups or programs who utilize the Church facilities. It is the World Church's desire to require all groups to carry their own liability insurance. If for some reason a group does not carry their own insurance, please call Risk Management Services to discuss.

Insurance coverage will be required of entities, groups or programs utilizing the Church's parking lots. Example, usage of parking lots by entities or groups for parking.

Insurance Requirements

The Church must receive a Certificate of Insurance from any outside entities, groups, or programs utilizing the Church's facilities and grounds **prior** to reserving the Church's facilities, as follows:

General Liability Insurance - Either Commercial General Liability or Event General Liability coverage evidencing the following:

Limits - \$1,000,000 per occurrence/\$2,000,000 aggregate

Covering - Bodily Injury, Property Damage, Personal Injury, Advertising Injury, Products/Completed Operations

Medical Injury Limit - \$5,000 per injury

Automobile Liability - Owned, Non-Owned and Hired Vehicles

Limits - \$1,000,000 Combined Single Limit

Medical Injury Limit - \$5,000 per injury

Additional Insured - The Reorganized Church of Jesus Christ of Latter Day Saints must be named an Additional Insured on each policy/certificate of insurance along with the name of the local congregation or branch.

Insurance Coverage Approval

Upon receipt of an insurance certificate evidencing coverage for an outside entity, group or program, the certificate can be Faxed to the Church's Risk Management Division for review and approval. The Fax number is 816/521-3035. If there are questions concerning the insurance requirements, direct the questions to the Church's Risk Management Division - telephone no. (816) 833-1000, ext. 1490.

Exceptions

Any and all exceptions to this policy which would have the effect of allowing an outside entity, group or program not to carry insurance coverage as outlined above will be made by the Presiding Bishopric.